

In re:  
Michael A. Anzideo  
Debtor

Case No. 16-17752-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 05, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:**

Recip ID	Recipient Name and Address
db	+ Michael A. Anzideo, 2706 S 16th Street, Philadelphia, PA 19145-4531

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 05 2021 23:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 06 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 05 2021 23:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 05 2021 23:18:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13834207	EDI: BECKLEE.COM	Nov 06 2021 03:23:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13824048	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 05 2021 23:18:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14075953	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 05 2021 23:18:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
13908386	+ Email/Text: megan.harper@phila.gov	Nov 05 2021 23:18:00	City of Philadelphia Law Department, Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd, 5th Floor, Philadelphia, Pennsylvania 19102-1640
13873440	EDI: Q3G.COM	Nov 06 2021 03:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13822525	EDI: DISCOVER.COM	Nov 06 2021 03:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13861366	Email/PDF: resurgentbknofications@resurgent.com	Nov 05 2021 23:27:15	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13867145	+ EDI: MID8.COM	Nov 06 2021 03:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13884389	EDI: PRA.COM	Nov 06 2021 03:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13825088	EDI: Q3G.COM	Nov 06 2021 03:23:00	Quantum3 Group LLC as agent for, Comenity

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13872706

+ Email/Text: bncmail@w-legal.com

Bank, PO Box 788, Kirkland, WA 98083-0788

Nov 05 2021 23:18:00

TD BANK USA, N.A., C O WEINSTEIN &  
RILEY, PS, 2001 WESTERN AVENUE, STE  
400, SEATTLE, WA 98121-3132

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2021 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER A. DENARDO	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC pabk@logs.com, logsecf@logs.com;klittle@logs.com;cdenardo@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KRISTEN D. LITTLE	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC pabk@logs.com, klittle@logs.com;logsecf@logs.com
KRISTEN D. LITTLE	on behalf of Creditor Carrington Mortgage Services LLC as servicer for Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust I pabk@logs.com, klittle@logs.com;logsecf@logs.com
MATTEO SAMUEL WEINER	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
MICHAEL A. CIBIK	on behalf of Debtor Michael A. Anzideo mail@cibiklaw.com
MICHAEL JOHN CLARK	on behalf of Creditor Carrington Mortgage Services LLC mclark@squirelaw.com
NATHALIE PAUL	on behalf of Creditor Citizens Bank N.A. npaul@weltman.com, pitecf@weltman.com
REBECCA ANN SOLARZ	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1	<b>Michael A. Anzideo</b>	Social Security number or ITIN	xxx-xx-7650
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>16-17752-mdc</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. Anzideo

11/4/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**